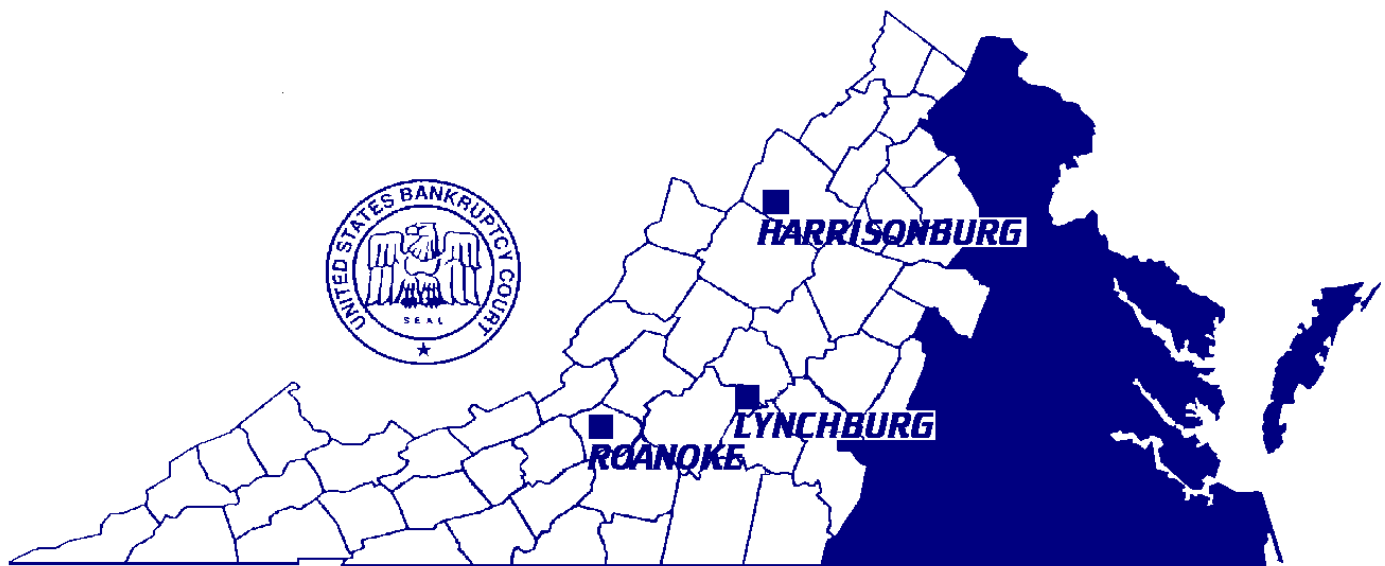


United States Bankruptcy Court Western District of Virginia

Local Rules



Amended: August 1, 2001

John W. L. Craig, III
Clerk of Court

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LOCAL RULE 1001-1

Scope of Rules

The Supreme Court of the United States has prescribed rules of procedure in bankruptcy cases pursuant to 28 U.S.C. §2075.

Bankruptcy Rule 9029 gives the authority to the United States District Court to promulgate rules for the Bankruptcy Court. Pursuant to Order dated July 18, 1988, by the Honorable James C. Turk, Chief Judge of the United States District Court for the Western District of Virginia, the function of promulgating rules governing practice and procedure in the United States Bankruptcy Court has been granted to the Judges of the United States Bankruptcy Court.

These local rules are to govern practice and procedure solely in the United States Bankruptcy Court for the Western District of Virginia and are designed to clarify and assist in practices and procedures within the United States Bankruptcy Court in the Western District of Virginia in a way that is not inconsistent with any provision of federal law, Federal Rules of Civil Procedure, or the Bankruptcy Rules.

LOCAL RULE 1002-1

Petition - General

A. Filing in Proper Division: A petition seeking relief under the Bankruptcy Code shall be filed in the divisional office in which the debtor's domicile, residence, principal place of business or principal assets were located for the greater part of the 180 days immediately preceding the filing of the petition, unless an extreme hardship would result or justifiable cause can be shown.

B. Representation by Counsel: Any entity, as defined in 11 U.S.C. §101(15), other than a person, must be represented at all times by an attorney who is a member in good standing of the Bar of this Court.

C. Additional Requirements:

1. Original Signature: The original petition filed must include an unsworn declaration with the original signature of all debtors and the original signature of the debtor's attorney, if any.

2. Number of Debtors: More than one entity cannot be listed as the debtor, except that husband and wife may file a joint petition.

3. Additional Documents to be filed:

(a) a schedule of assets and liabilities on the approved bankruptcy form or a Chapter 13 statement, if applicable.

(b) if the debtor is a corporation, a copy of the corporate resolution or other appropriate authorization, as specified in Local Rule 1074-1.

(c) if a Chapter 11 petition, a list of 20 largest unsecured creditors (pursuant to Bankruptcy Rule 1007(d)).

(d) a typed mailing matrix or properly formatted 3 ½" disk pursuant to Local Rule 1007-2.

LOCAL RULE 1006-1

Extension of Time to Pay Filing Fees

A. Application for Extension of Time to Pay Filing Fee: An application to pay a filing fee in installments shall be deemed an application for an extension of time to pay the filing fee. The application shall state that the applicant is unable to pay the filing fee at the time of the filing of the petition and that the applicant has paid no money and transferred no property to his attorney for services in connection with the case. The application shall be filed in duplicate, one copy for the Clerk and one for the Bankruptcy Judge.

B. Action on Application: Prior to the meeting of creditors and unless written objection thereto is made, the Court may enter an Order extending the time within which the filing fee is to be paid to a date no later than the date set for the discharge or confirmation hearing. For cause shown, however, the Court may extend the time for payment to a date not later than six (6) months after the date of filing the petition.

C. Responsibility for Accumulating Fees: The attorney for the debtor(s) shall be responsible for accumulating any installment payments made by the debtor toward the payment of the filing fee and shall remit to the Clerk one payment of the filing fee in full within such time as prescribed by the Court.

NOTE: 28 U.S.C. § 1930 specifies the filing fees to be paid for petitions under Chapters 7, 9, 11, 12 and 13 of Title 11 U.S.C.

LOCAL RULE 1007-1

Filing of Schedules and Statements

In the event that schedules and statements are not filed with the petition in a voluntary case, they shall be filed within fifteen (15) days thereafter, unless a motion to extend the time for filing is received prior to the expiration of the fifteen (15) days.

Failure to comply with the provisions of this rule will result in the dismissal of the case without further notice or hearing.

LOCAL RULE 1007-2

Mailing Matrix

A. Controlling as List of Creditors: The mailing matrix is to be a complete list of creditors of the case, and should any discrepancies appear between the matrix and the list of creditors filed within the official form required, the matrix shall be controlling. The filing of a mailing matrix is certification that it is a complete and correct list of all creditors of the debtor(s).

B. Requirements for Mailing Matrix:

1. The mailing matrix shall include the names and addresses of all creditors, in alphabetical order.
2. Items should be typed in ALL CAPS.
3. The list is to be in a single vertical column with no grid lines.
4. There should be at least 2 blank lines above and below each creditor name and address combination.
5. Reflect the case name ONLY in the 1 inch top margin. **Exclude** the name and address of the debtor, joint debtor, attorney for debtor(s), United States Trustee and case trustee from the master mailing list. This information will be added by the Clerk's office.
6. Individuals must be listed as last name(comma)(space)first name with no periods:
Example: DOE, JOHN, JR
7. Each entry should consist of 3 or 4 lines up to a maximum of 35 characters each.
(If the creditor name is more than 35 characters, it will be shortened by the Clerk's office.)
8. Leave at least one single space between the city and state and zip code. A comma between them is unnecessary: ROANOKE VA 24010.
9. Use the official United States Postal Service state abbreviations.
10. Addresses shall include zip codes.

EXAMPLES:

WHOEVER, JOHN, JR
5932 LOVERS LANE
ROANOKE VA 24019

XYZ SALES & SERVICE
PO BOX 92900
CHARLOTTE NC 38902

C. Incomplete Addresses: An address containing only a name, or name and incomplete address will **not be mailed**.

D. Adding Creditors: When an addition of five or more creditors is made to the mailing matrix, the entire mailing matrix is **not** to be filed. A supplemental mailing matrix, containing only the newly added names and addresses of those creditors added shall be filed.

E. Change of Address: The attorney of record or *pro se* debtor(s) shall notify the Clerk in a separate letter of a change of mailing address for the debtor(s) or debtor's counsel.

F. Format for Filing: Any Mailing Matrix filed with the Court must either be presented on:

1. Diskette: (*preferred method*)

(a) Only 3 1/2" High Density (HD) MS Dos format diskettes will be accepted.

(b) Include only one case on each diskette.

(c) Save the file to the diskette in a generic ASCII format only.

(d) Diskettes will be returned only if they are clearly labeled with your name. They will then be available at the Clerk's office for pick up.

2. Paper:

(a) Paper should be 8 1/2" by 11" white bond or standard copy paper.

(b) Margins should be 1 inch minimum top, bottom and left.

(c) Font should be a Roman font, no smaller than 12 point.

G. Returned or Undeliverable Mail: It is the responsibility of the debtor(s) to provide complete and correct addresses. All undelivered mail will be returned to the debtor(s) (or debtor's counsel), and it shall be the duty of the debtor(s) to forward copies of all notices to the proper parties and notify the Court of the correct address.

LOCAL RULE 1009-1

Amendments to Petition, Lists, or Schedules

A. Amending a Petition, List, Schedule or Statement: Where the debtor(s) files any amendment to the petition, lists, schedules or statements previously filed, the debtor(s) shall send notice of the same to the United States Trustee, any trustee appointed, and to any and all entities affected by the amendment.

B. Adding Creditors: Where the debtor(s) adds creditors to the case by supplementing either the schedules or the list of creditors previously filed, the debtor(s) shall serve upon each newly-listed creditor a copy of the following:

1. the amendment, **on the form designated by the Court**;
2. the meeting of creditors notice;
3. the order granting discharge (if any); and
4. any other filed document affecting the rights of said creditor.

C. Filing of Amendment with Clerk's Office:

1. Number of Copies Required: An original of all amendments shall be filed.
2. Proof of Service: All amendments of the kind specified in this rule shall be accompanied by the debtor's proof of service evidencing that the required notice was given.
3. Appropriate Fee: Payment of the fee prescribed by 28 U.S.C. § 1930.

LOCAL RULE 1015-1

Consolidation of Cases

A party desiring to have bankruptcy cases consolidated procedurally, substantively, or for some other purpose must file a written motion requesting consolidation. Subsections A and B are applicable only after consolidation is granted by the Court.

A. Procedural Consolidation:

Cases that are procedurally consolidated are consolidated for noticing purposes only (they will share a joint mailing matrix). The party seeking procedural consolidation shall file a consolidated mailing matrix for each case included in the consolidation within ten (10) days from the date of the order granting consolidation.

A pleading, order, or notice which concerns a matter in only one of the procedurally consolidated cases shall be docketed and filed in that case only, but shall reflect the consolidation by stating, in parentheses below the style of the case, "(Procedurally consolidated with Case No.(s) _____)".

A pleading, order, or notice which concerns a matter in all of the procedurally consolidated cases shall contain the style of the cases and shall reflect the consolidation by stating, in parentheses below the style of the cases, "(Procedurally consolidated)". Any such pleading, order, or notice shall be accompanied by a sufficient number of copies to be docketed and filed in all of the case files.

B. Substantive Consolidation:

Cases are substantively consolidated when the assets and liabilities of the debtors are consolidated. When a case is substantively consolidated, the movant shall file within ten (10) days from the date of the order granting consolidation a mailing matrix for the combined cases. All further pleadings, orders, and notices shall contain the style of the consolidated cases and the style shall reflect the consolidation by stating, in parentheses below the style of the cases, "(Substantively consolidated)".

C. Modification of Procedure:

The Court may, by administrative order, *sua sponte* or upon a motion of a party, modify the rules and procedures applicable to procedural or substantive consolidation.

Authority: Bankruptcy Rule 1015 and 11 U.S.C. §302

LOCAL RULE 1017-1

Post-Discharge Conversions from Chapter 7 to Another Chapter

Any debtor(s) who has received a Chapter 7 discharge and files a motion with this Court pursuant to 11 U.S.C. §706 requesting his case be converted to another chapter will be required to either:

- A. Set forth in the motion that the debtor(s) waives the benefit of the previously granted Chapter 7 discharge, pursuant to 11 U.S.C. §727(a)(10) and notices same pursuant to Local Rule 4006-1; or
- B. Schedule a hearing on the motion, with notice to all creditors, and demonstrate to the Court good cause to retain the benefits of the Chapter 7 discharge while continuing the case under the new chapter.

LOCAL RULE 1017-2

Dismissal or Suspension - Contemporaneous Petitions

No debtor as defined by 11 U.S.C. §109 or §101(13) may maintain more than one petition under any chapter or chapters of the United States Bankruptcy Code at the same time.

The second petition filed may be dismissed by the Court *sua sponte* or pursuant to motion of the United States Trustee or any interested party.

LOCAL RULE 1071-1

Divisions of the Western District of Virginia

A. Divisional Offices:

The Western District of Virginia consists of those counties, cities and towns as set forth in 28 U.S.C. §127. There are three (3) divisional Clerk's offices wherein all petitions, motions, schedules, statements and other documents to be filed with the Court are to be sent. The divisions are as follows:

1. Roanoke Divisional Office: Commonwealth of Virginia Building, 210 Church Avenue, P. O. Box 2390, Roanoke, VA 24010, (540-857-2391) which consists of the counties of Bland, Botetourt, Buchanan, Carroll, Craig, Dickenson, Floyd, Franklin, Giles, Grayson, Lee, Montgomery, Pulaski, Roanoke, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe, and the cities of Bristol, Galax, Norton, Radford, Roanoke, and Salem.
2. Lynchburg Divisional Office: U. S. Courthouse & Federal Building, 1100 Main Street, P. O. Box 6400, Lynchburg, VA 24505, (804-845-0317) which consists of the counties of Albemarle, Amherst, Appomattox, Bedford, Buckingham, Campbell, Charlotte, Culpeper, Cumberland, Fluvanna, Greene, Halifax, Henry, Louisa, Madison, Nelson, Orange, Patrick, Pittsylvania, and the cities of Charlottesville, Bedford, Lynchburg, Danville, Martinsville, and South Boston.
3. Harrisonburg Divisional Office: U.S. Courthouse and Post Office, 116 N. Main Street, P. O. Box 1407, Harrisonburg, VA 22801, (540-434-8327) which consists of the counties of Alleghany, Augusta, Bath, Clarke, Frederick, Highland, Page, Rappahannock, Rockbridge, Rockingham, Shenandoah, Warren, and the cities of Harrisonburg, Staunton, Waynesboro, Winchester, Buena Vista, Lexington, Clifton Forge, and Covington.

B. Judges' Chambers: There are three Bankruptcy Judges currently sitting in the Western District of Virginia. They are as follows:

The Honorable Ross W. Krumm, Chief Judge
116 N. Main Street
P. O. Box 191
Harrisonburg, VA 22801
(540) 434-6747

The Honorable William F. Stone, Jr.
210 Church Avenue
P. O. Box 2389
Roanoke, VA 24010
(540) 857-2394

The Honorable William E. Anderson, Judge
1100 Main Street
P. O. Box 442
Lynchburg, VA 24505
(804) 846-3118

LOCAL RULE 1072-1

Places of Holding Court

The Bankruptcy Court for the Western District of Virginia sits in seven (7) locations as mandated by 28 U.S.C. §127 as well as additional locations in the discretion of the United States Judicial Conference. The locations within the Western District of Virginia are:

Abingdon (U.S. Courthouse & Federal Building, Abingdon, VA 24210),

Big Stone Gap (U.S. Courthouse & Post Office, Big Stone Gap, VA 24219),

Charlottesville (U.S. Courthouse & Federal Building, Charlottesville, VA 22901),

Danville (U.S. Courthouse & Post Office, Danville, VA 24541),

Harrisonburg (U.S. Courthouse & Post Office, Harrisonburg, VA 22801),

Lynchburg (U.S. Courthouse & Federal Building, Lynchburg, VA 24505),

Staunton (Staunton Courthouse, 113 East Beverley Street, Staunton, VA 24401), and

Roanoke (Commonwealth of Virginia Building, Roanoke, VA 24011).

LOCAL RULE 1074-1

Corporations

A. Corporate Resolution: If the debtor is a corporation, a copy of the corporate resolution or other appropriate written authorization, duly attested to, authorizing the filing must accompany the petition when filed.

B. Representation of Corporations: Any corporation which maintains an action in this Court under any chapter of the Bankruptcy Code or appears before the Court in any manner must be represented at all times by counsel.

LOCAL RULE 2002-1

Notice to Creditors and Other Interested Parties

A. Proponent to Give Notice:

1. Generally: The proponent of any post petition action shall give notice to all parties affected thereby, unless there is a specific prohibition or exception set forth in the Bankruptcy Code, Bankruptcy Rules, Federal Rules of Civil Procedure, or these Local Rules. A certification of such notice is to be promptly filed with the Clerk of Court.
2. In Reorganization Cases: All proponents of plans in reorganization cases shall give the notice required under Bankruptcy Rule 2002(b), in a form approved by the Clerk of Court, and shall file proof of service with the Court.

B. Authority for Agreements to Give Notice: The Clerk is authorized to enter into agreements with debtors wherein they will provide all required notices to interested parties in cases where the interest of justice and efficiency are served thereby. The Clerk shall approve the form of all such notices, and proof of service shall be filed with the Court.

C. Notice by Publication:

1. Place of Publication: All notices requiring publication shall be published at least once unless otherwise required by order, rule or statute, and such notice shall be published in newspapers of general circulation as the Court may order.
2. Time of Publication: All notices shall be published at least six (6) business days prior to any action to be taken pursuant to the notice, and a longer notice shall be given when required by rule or statute or where deemed proper by the Court.

LOCAL RULE 2002-2

Notice to the United States or Federal Agency

A. Notices to United States Trustee in Chapter 11 Cases: Unless otherwise specifically directed by the Court or the United States Trustee, a party in interest in a case commenced under Chapter 11 of the Bankruptcy Code shall serve upon the United States Trustee copies of all papers filed with the Court except proofs of claim.

LOCAL RULE 2002-3

United States as a Creditor or Party

Except as otherwise specified in these rules or applicable statutes, all federal agencies or entities of the United States shall receive notice of all proceedings before this Court as specified in Local Rule 2002-1.

LOCAL RULE 2014-1

Employment of Professionals

A. Certified to United States Trustee: Any and all applications for employment of professional persons pursuant to Bankruptcy Rule 2014 must certify that a copy has been filed with the United States Trustee.

B. Disclosure of Connections: All applications for employment shall either: affirmatively aver that the applicant has no connection with the debtor(s), creditors, any other party in interest, their respective attorneys and accountants, the United States Trustee, or any person employed by the Office of the United States Trustee; or make a full disclosure of said connections in the application.

C. Expedited Entry of Order: Absent objections within ten (10) days of filing with the Court by a party in interest, the Court may approve said application(s) without further notice or hearing.

LOCAL RULE 2015-2

Debtor in Possession Duties - Post Confirmation Requirements

Once a Chapter 11 plan is confirmed by the Court, the debtor will be required to file a quarterly operating report with the Office of the United States Trustee, on a form prescribed by that office, until the case is closed. A duplicate of this report is to be filed with the Court to satisfy the requirements of Bankruptcy Rule 2015.

LOCAL RULE 2016-1

Compensation of Professionals **in Chapter 7 Cases**

Any application pursuant to Bankruptcy Rule 2016 for the payment of professional fees in a case under Chapter 7 of the Bankruptcy Code must be filed no later than five (5) days before the entry of the order approving the trustee's final distribution in the case. Any applications filed after that time shall be deemed not timely filed and will not be considered by the Court.

LOCAL RULE 2090-1

Admission to Practice

A. Bar of the Court: Those attorneys who are admitted to practice before this Court shall comprise the Bar of the United States Bankruptcy Court for the Western District of Virginia.

B. Qualifications for Admission to Practice: To qualify for admission to practice before this Court, an attorney shall be a member in good standing of the Bar of the State of Virginia and be administered by the Court the oath of admission, upon the filing of an acceptable application to practice before this Court.

C. Application and Procedure for Admission: Every attorney desiring admission to practice before this Court shall file with the Clerk written application thereof accompanied by an endorsement by one qualified member of the Bar of this Court stating that the applicant is of good moral character and professional reputation and is qualified to practice bankruptcy law. The Clerk of this Court shall supply such application upon request (See Form 2090-1A). As a part of the application, the applicant shall certify that the said applicant has read the Rules of Bankruptcy Procedure and the Local Rules of this Court and is familiar with the Federal Rules of Civil Procedure and the Federal Rules of Evidence.

D. Presentation in Court: The endorser of the applicant shall, after approval of the application by the Court, present him in open Court and by oral motion move for his admission to practice. If admitted, the applicant shall, in open Court, take the oath required for admission and sign the roll of the Bar of this Court. Presentation may take place in chambers with leave of the Court.

E. Other Attorneys:

1. Eastern District of Virginia: Any attorney who is a member in good standing of the Bar of the United States Bankruptcy Court for the Eastern District of Virginia shall be permitted to practice in the Bankruptcy Court for the Western District of Virginia upon filing with the Clerk of this Court:

(a) a certificate of the Clerk of the United States Bankruptcy Court for the Eastern District of Virginia stating that said attorney is a member in good standing of the Bar of that District, and

(b) a certification from the applicant stating that said attorney has, within the preceding sixty (60) days, read the Local Rules of this Court (Form 2090-1B).

2. Foreign Attorneys: Attorneys who are not qualified and licensed to practice under the laws of Virginia, but who are qualified and licensed to practice before the Supreme Court of the United States, or before the highest Court of any state in the United States, or before the Courts of the District of Columbia, may not become members of the Bar of this Court, but may appear on a *pro hac vice* basis only in association with a member of the Bar of this Court, upon motion of such member, and only for the conduct of a case in which associated and then pending before the Court. If said motion is granted, the member of the Bar of this Court that made said motion, will be required to sign all pleadings and appear at all hearings and proceedings before this Court, unless said appearance is waived by the presiding Judge. Such appearance shall not be withdrawn without leave of the Court. Service of notice, process, or any other paper upon the foreign attorney shall be equivalent to such service on the parties for whom appearance has been noted, provided that the foregoing provisions shall not apply to a *pro se* party. A *pro se* party shall file a memorandum showing an address where notice can be served.

F. Previous Practice Clause: All members in good standing of the United States Bankruptcy Court for the Western District of Virginia prior to February 28, 1988, shall be deemed to be members of the Bar of the United States Bankruptcy Court for the Western District of Virginia.

G. Attorneys Employed by the Department of Justice: All attorneys currently employed by the United States Department of Justice are deemed to be admitted under the provisions of 28 U.S.C. §517.

LOCAL RULE 2091-1

Withdrawal of Appearance

No attorney of record shall withdraw from any matter pending in this Court, except with the consent of his client stated in writing and by order of the Court or for good cause shown after notice to the client. Any withdrawing attorney shall forthwith give written notice thereof to the Clerk of the Court at such place as said matter is pending. Any attorney entering an action at any time after its inception shall promptly give written notice thereof to the Clerk requesting to be entered as attorney of record.

LOCAL RULE 3001-1

Claims and Equity Security Interest - General

- A. Case Number: Each proof of claim presented for filing must specify the case number of the applicable bankruptcy case.
- B. Original Signature: Each proof of claim presented for filing must be signed by the claimant or the claimant's authorized agent, pursuant to Bankruptcy Rule 3001(b).
- C. Evidence of Debt: Each proof of claim presented for filing must have attached any applicable security interest or other appropriate documentation evidencing the debt.
- D. Copy to Case Trustee: A copy of each proof of claim, with all attachments, shall be mailed to the case trustee.

LOCAL RULE 3012-1

Valuation of Securities

A. Motion for Valuation: Any party requesting a determination by the Court on the value of a claim secured by a lien on property in which the estate has an interest must file a motion and notice of hearing using the form and format set forth in Form 3012-1A (Motion for Valuation Hearing) and Form 3012-1B (Notice of Valuation Hearing).

B. Objections: Written objections are to be filed with the Court and copies mailed to counsel for the debtor(s) and to the trustee within thirty (30) days from the date of the Notice of Valuation Hearing. Failure to file timely objections may result in an order being entered approving the Motion for Valuation without further notice or hearing.

C. Entry of Order: The Trustee shall set forth the Court's ruling(s) on any valuation motions filed in the Order of Confirmation, unless counsel requests entry of a specific order and tenders same to the Court for entry.

LOCAL RULE 3015-1

Chapter 13 - Plan

A. Filing of Plan:

1. Requirement: The debtor(s) shall file a Chapter 13 plan not later than fifteen (15) days after the commencement of the Chapter 13 case. The plan shall be accompanied by proof of service as required by C. of this Rule.

2. Form Plan: The Court has supplied a form plan (3015-1B) that is appropriate for use by Chapter 13 debtors. The use of this plan is not mandatory. If the form plan is used and filed with the petition it will not be necessary for the debtor(s) to file a "Summary of Plan (Form 3015-1A)".

3. Extension of Time to File Plan:

(a) General Policy: Motions to extend the time for filing of a Chapter 13 plan must be in writing.

(b) Motion to Extend Time for Filing Plan: A motion to extend time for the filing of a plan shall not be considered by the Court unless the same is filed within fifteen (15) days after the date of commencement of the Chapter 13 case, or the failure to file falls under the provisions of Rule 60 of the Federal Rules of Civil Procedure.

(c) Notice of Extension of Time to File Plan: If the Court grants the debtor's motion to extend time to file a Chapter 13 plan, the debtor(s) shall forthwith notify the trustee and all creditors of the new deadline set for filing the plan and of the new objection period.

B. Summary of Plan: Except those filing "Form Plan 3015-1B" with their petition, all Chapter 13 debtors shall file with their petition the Summary of Chapter 13 Plan form approved by the Court for use in the Western District of Virginia (Form 3015-1A) and available in the Clerk's office upon request. Any additional information deemed necessary and appropriate by the Chapter 13 trustee shall also to be filed.

C. Distribution of Plan: The debtor(s) shall distribute a copy of the plan to all creditors, the standing trustee, and other interested parties, if the plan is not filed with the petition or if the debtor(s) fails to file a summary of the plan in accordance with section B of this rule.

LOCAL RULE 3015-2

Chapter 13 - Amendments to Plan

A. Pre-Confirmation Amendments:

1. Filed with the court **more** than thirty-five (35) days prior to confirmation: If an amended plan is filed with the court more than thirty-five (35) days prior to the date first set for a confirmation hearing, the debtor shall file with said amended plan proof of service as set forth in section “D” of this rule. The debtor shall also file a copy of the notice served with such plan advising all creditors and other parties in interest of the date for the confirmation hearing upon such plan and that any objection to its confirmation must be filed in writing at least ten (10) days in advance of such hearing in order to be heard.

2. Filed with the court **less** than thirty-five (35) days prior to confirmation: If an amended plan is filed with the court less than thirty-five (35) days prior to the date first set for a confirmation hearing, the debtor(s) is required to file the amended plan with the court to allow the entry of an order setting a new date for the confirmation hearing. The debtor(s) will then be required to serve a copy of said order, along with the proposed plan as set forth in section “C” of this rule.

B. Post-Confirmation Amendments: If an amended plan is filed after confirmation, the debtor(s) is required to file the amended plan with the court to allow the entry of an order setting a date for hearing on the proposed modifications. The debtor(s) will then be required to serve a copy of said order, along with the proposed plan, as set forth in section “C” of this rule.

C. Distribution of Amended Plan: The debtor(s) shall serve any amended plan on:

1. the standing trustee, and
2. all creditors and interested parties on the mailing matrix unless otherwise ordered by the court.

D. Proof of Service: Contemporaneous with the distribution of an amended plan, the debtor(s) shall file a proof of service certification with the court evidencing service on the standing trustee and all creditors on the debtor’s mailing matrix unless otherwise ordered by the court.

LOCAL RULE 3015-3

Chapter 13 - Objections to Confirmation

A. Deadline for Filing: Any objection to confirmation of a Chapter 13 plan, or any modification thereof, shall be filed no later than ten (10) days prior to the date of the confirmation hearing.

B. Service of Objection: The objecting party shall file the original objection to confirmation with the Court and serve copies on the standing trustee, the debtor(s), and the debtor's attorney. The objection shall be accompanied by proof of service evidencing compliance with this requirement.

LOCAL RULE 3022-1

Final Report/Decree - Substantial Consummation

A. Requirement to Apply: Twelve (12) months after confirmation, the debtor(s) shall apply for a final decree and file as an exhibit a final report evidencing compliance to date with the terms of the plan.

B. Notice of Application and Hearing: Copies of the application and final report shall be mailed to the Office of the United States Trustee and the creditors' committee, if in existence at confirmation, or to the twenty (20) largest unsecured creditors. Debtor's counsel shall also give twenty-five (25) days notice to all creditors and the United States Trustee of a hearing on the application for final decree and shall certify in writing to the Court compliance with all noticing requirements.

C. Objections: Written objections to entry of a final decree and request for hearing thereon must be filed not later than five (5) days prior to the hearing date with copies to be served on the debtor(s) and debtor's counsel.

LOCAL RULE 4002-2

Change of Address

The attorney of record or *pro se* debtor(s) shall notify the Clerk in writing of a change of mailing address for the debtor(s) or debtor's counsel.

LOCAL RULE 4006-1

Notice of Waiver of Discharge

Any debtor(s) who receives an order of the Court approving a waiver of discharge pursuant to 11 U.S.C. §727(a)(10) will be required to give prompt notice to all creditors, equity security holders, the case trustee, and the United States Trustee.

LOCAL RULE 5005-1

Filing Papers - Requirements

A. Filing in Proper Division

1. Petitions: A petition seeking relief under the Bankruptcy Code shall be filed in the divisional office in which the debtor's domicile, residence, principal place of business or principal assets were located for the greater part of the 180 days immediately preceding the filing of the petition, unless an extreme hardship would result or justifiable cause can be shown.

2. All Other Papers: All motions, pleadings, complaints, and other papers relating to a bankruptcy case or proceeding shall be filed in the divisional office of the Court in which the bankruptcy case is pending, except for those matters covered by 28 U.S.C. §1409.

B. Representation by Counsel: Any entity, as defined in 11 U.S.C. §101(15), other than a person, must be represented at all times by an attorney who is a member in good standing of the Bar of this Court.

C. Additional Requirements:

1. Original Signature: The original petition filed must include an unsworn declaration with the original signature of all debtors and the original signature of the debtor's attorney, if any.

2. Number of Debtors: More than one entity cannot be listed as the debtor, except that husband and wife may file a joint petition.

3. Additional Documents to be filed with Petition:

(a) a schedule of assets and liabilities on the approved bankruptcy form or a Chapter 13 statement, if applicable.

(b) if the debtor is a corporation, a copy of the corporate resolution or other appropriate authorization, as specified in Local Rule 1074-1.

(c) if a Chapter 11 petition, a list of 20 largest unsecured creditors (pursuant to Bankruptcy Rule 1007(d)).

(d) a typed mailing matrix or properly formatted 3 ½" disk pursuant to Local Rule 1007-2.

D. Returned or Undeliverable Mail: It is the responsibility of the debtor(s) to provide complete and correct addresses. All undelivered mail will be returned to the debtor(s) (or debtor's counsel), and it shall be the duty of the debtor(s) to forward copies of all notices to the proper parties and notify the Court of the correct address.

LOCAL RULE 5005-2

Number of Copies

A. Chapter 7, 12, and 13 Cases: an original and two (2) copies of all Chapter 7, 12, and 13 petitions, schedules and statement of affairs shall be filed with the Court.

B. Chapter 9 and Chapter 11 Cases: an original and five (5) copies of all Chapter 9 and Chapter 11 petitions, schedules and statement of affairs shall be filed with the Court.

LOCAL RULE 5005-3

Filing Papers - Requirements of Form

All petitions, pleadings, and other papers offered for filing shall meet the following requirements of form:

A. Legibility: Papers shall be plainly and legibly type-written, printed, or reproduced on one side of the paper only.

B. Caption, Official Forms: The caption and form of all petitions, pleadings, schedules, and other papers shall be in compliance with the Bankruptcy Rules, Official Forms, and Local Rules. Each paper or set of papers filed, except the petition, shall bear the case number of the case to which it pertains.

C. Size, Margins, etc: Papers, including attachments and exhibits, shall be of standard weight and letter (8 ½ by 11 inches) size, photo-reduced if necessary, with a top margin of not less than 1 ½ inches. All multi-page pleadings and documents shall be fastened into sets at the top. All papers presented for filing at the same time shall be arranged in case number order.

LOCAL RULE 5071-1

Continuances

Motions for continuance of a hearing date shall not be granted by the mere agreement of counsel. Any such motion must be approved by the Court and after notice to all counsel. No continuance will be granted other than for good cause shown and upon such terms as the Court may impose.

LOCAL RULE 5072-1

Courtroom Decorum

Counsel shall at all times conduct and demean themselves with dignity and propriety. When addressing the Court, counsel shall rise unless excused therefrom by the Court. All statements and communications to the Court shall be clearly and audibly made from a standing position at the attorney's lectern facing the Court or the witness. Counsel shall not approach the bench unless requested to do so by the Court or unless permission is granted upon the request of counsel.

LOCAL RULE 5073-1

Photographing, Recording, Broadcasting, and Televising in the Courtroom and Environs

In accordance with the Rules of the Judicial Conference of the United States, photography, electronic recording, video taping, and broadcasting are not permitted in the courtroom and its environs during the progress of, or in connection with judicial proceedings, whether or not Court is actually in session, unless by express permission of the Court.

LOCAL RULE 5075-1

Clerk - Delegated Functions

The Clerk of the Bankruptcy Court is hereby authorized and directed to grant and enter the following orders without further direction by the Court, subject to suspension, alteration or rescission:

A. Order and Notice for Meeting of Creditors: All orders and notices for meetings of creditors may be signed and executed by the Clerk of the United States Bankruptcy Court or his designee, pursuant to Bankruptcy Rule 2002(a).

B. Authority for Agreements to Give Notice: The Clerk is authorized to enter into agreements with debtors wherein they will provide all required notices to interested parties in cases where the interest of justice and efficiency are served thereby. The Clerk shall approve the form of all such notices, and proof of service shall be filed with the Court.

C. Revocation of Privilege to Tender Payments by Cheque: For justifiable cause, the Clerk of Court may suspend the privilege of any attorney to tender a cheque drawn on his law firm for payment of fees to the Court.

D. Other Orders Grantable by Clerk: The Clerk may also enter any and all other orders authorized by the Federal Rules of Bankruptcy Procedure, the Federal Rules of Civil Procedure, any Federal statute, these Local Rules, or by direction of the Court.

LOCAL RULE 5080-1

Filing Fees - General

Except as otherwise provided in Local Rule 1006-1, every petition shall be accompanied by the prescribed filing fees as set forth in 28 U.S.C. §1930 and the fee schedule approved by the Judicial Conference of the United States.

LOCAL RULE 5081-1

Fees - Form of Payment

A. Tender of Payment: Payment of filing fees will only be accepted by the Office of the Clerk if it is tendered in cash, cashier's cheque, certified cheque, money order, or a cheque drawn on the firm of an attorney who has previously been admitted to practice before the United States Bankruptcy Court for the Western District of Virginia.

B. Revocation of Privilege: For justifiable cause, the Clerk of Court may suspend the privilege of any attorney to tender a cheque drawn on his law firm for payment of fees to the Court.

LOCAL RULE 6007-1

Abandonment of Property at Meeting of Creditors

Property may be abandoned at a meeting of creditors in any case in which a trustee has been appointed and in which notice that estate property may be abandoned at the meeting has been given in the “Notice of Meeting of Creditors”.

To effect abandonment in this manner, the trustee must announce the abandonment at the meeting of creditors and hear no objections. The trustee must then clearly identify the property abandoned on the §341 minute sheet and sign a certification that no objections were made. The signed minute sheet should then be promptly filed with the Court.

LOCAL RULE 7001-1

Adversary Proceedings - General Requirements

A. Venue: All complaints shall be filed in the divisional office of the Court in which the bankruptcy case is pending.

B. Representation by Counsel: Any entity, as defined in 11 U.S.C. §101(15), other than a person, must be represented at all times by an attorney who is a member in good standing of the Bar of this Court.

C. Requirements of Form: All pleadings, and other papers offered for filing shall meet the following requirements of form:

1. Legibility: Papers shall be plainly and legibly type-written, printed, or reproduced.

2. Caption, Official Forms: The caption and form of all pleadings, schedules, and other papers shall be in compliance with the Bankruptcy Rules, Official Forms, and Local Rules. Each paper or set of papers filed shall bear the case number of the case to which it pertains.

3. Size, Margins, etc: Papers, including attachments and exhibits, shall be of standard weight and letter (8 ½ by 11 inches) size, photo-reduced if necessary, with a top margin of not less than 1 ½ inches. All multi-page pleadings and documents shall be fastened into sets at the top. All papers presented for filing at the same time shall be arranged in case number order.

D. Additional Requirements: Each complaint commencing an adversary proceeding must be accompanied by:

1. Filing Fees: the proper filing fee, as prescribed by the Judicial Conference pursuant to 28 U.S.C. 1930(b).

2. Original Signature: a properly completed and originally signed Adversary Proceeding Cover Sheet (A.O. Form B-104). (Upon request, this form will be provided by the Clerk's Office.)

LOCAL RULE 7003-1

Adversary Proceedings - Cover Sheet

Every complaint filed as an Adversary Proceeding must be accompanied by a properly completed and originally signed Adversary Proceeding Cover Sheet (A.O. Form B-104). (Upon request, this form will be provided by the Clerk's Office.)

LOCAL RULE 7026-1

Discovery

Unless otherwise permitted by the Court, on its own initiative or for good cause shown by motion, discovery materials, depositions upon oral examination and upon written questions, interrogatories, requests for documents, requests for admission, and answers and responses or objections to such discovery requests shall not be filed with the pleadings or papers in any case or proceeding. Where specific discovery material may appropriately support or oppose a motion, the specific discovery material in question shall be appended as an exhibit to the motion, or in response thereto, without having been previously filed. Discovery material otherwise permitted to be used at trial may be properly so used, if otherwise admissible, without having been previously filed.

LOCAL RULE 7067-1

Registry Fund - Deposit in Court

A. Order for Deposit - Interest Bearing Account: Whenever a party seeks a Court order, or the Judge directs, that money be deposited by the Clerk in an interest-bearing account, the party shall personally deliver the order to the Clerk or financial deputy who will inspect the proposed order for proper form and content and compliance with the Rule prior to signature by the Judge for whom the order is prepared.

B. Orders Directing Investment of Funds by Clerk: Any order tendered by a party or parties in an action that directs the Clerk to invest in an interest-bearing account or instrument funds deposited in the registry of the Court pursuant to 28 U.S.C. §2041 shall include the following:

1. The amount to be invested;
2. The name of the depository approved by the Treasurer of the United States as a depository in which funds may be deposited;
3. A designation of the type of account or instrument in which the funds shall be invested; and,
4. Wording which directs the Clerk to deduct from the income earned on the investment a fee, not exceeding that authorized by the Judicial Conference of the United States and set by the Director of the Administrative Office at 10 percent (10%) of the income earned on the investment, whenever such income becomes available for deduction in the investment so held and without further order of the Court.

LOCAL RULE 8006-1

Designation of Record - Appeal

A party designating items as part of the record on appeal shall provide copies of the items so designated to the Clerk of the Court. If a party fails to provide copies to the Clerk within five (5) days after the filing of the designation of the record, the Clerk shall prepare copies at the party's expense pursuant to Bankruptcy Rule 8006. The charge assessed will be pursuant to the provisions of 28 U.S.C. §1930(b).

LOCAL RULE 8007-1

Completion of Record - Appeal

A. Transcripts: A party who files a designation which includes a transcript of any proceeding is required to forthwith deliver to the court reporter and file with the Clerk of the Court, a written request for an original and one (1) copy of the transcript and make satisfactory arrangements with the court reporter for payment of the cost involved.

B. Transmittal of Record to District Court: It is incumbent on all parties to an appeal to file all required documents with the Clerk of the Court, in a timely fashion. If for any reason said record is not complete and ready for transmittal to the District Court forty-five (45) days after the filing of the notice of appeal, the Clerk shall certify to the District Court that said record is incomplete, and further specify all deficiencies so that the District Court may take whatever action it deems necessary to facilitate compliance with the Bankruptcy Rules.

LOCAL RULE 9011-1

Attorneys - Duties

A. Appearance at All Hearings: Counsel of record who files a petition under any chapter in this Court for a debtor, or debtors, must appear at all Court hearings unless excused or given permission to withdraw by the Court.

LOCAL RULE 9013-1

Motions Practice

- A. Requirement of Written Motion: In all cases or proceedings, all motions shall be in writing and be originally signed by the movant or movant's counsel unless made during a hearing or trial.
- B. Grounds and Relief to be Stated: All motions shall state with particularity the grounds therefor and shall set forth the relief or order sought.
- C. Address and Telephone Number of Attorney: The lower left-hand portion to the signature page or pleading shall include the name, address, and telephone number of the attorney or *pro se* party filing the same.
- D. Return Date, Conference of Counsel: Except as otherwise provided by an order of the Court or by these Local Rules, all motions shall be made returnable to the time obtained from and scheduled by the Court for a hearing thereon. Before requesting a hearing date on any motion, the proponent shall confer with opposing counsel, in person or by telephone, in a good-faith effort to narrow the area of disagreement.
- E. Requirement of Proof of Service: At the end of each pleading, motion and other paper required to be served upon a party, there shall be a proof of service signed by counsel (or the *pro se* party) certifying that copies were served and detailing the date, manner of service, and the names and addresses of those served.
- F. Extensions: Any request for an extension of time relating to motions must be in writing and approved by the Court.
- G. Determination of Motions Without Oral Hearing: In accordance with Rule 78 of the Federal Rules of Civil Procedure, the Court may rule upon motions without an oral hearing, unless otherwise required by the Bankruptcy Code, the Bankruptcy Rules, or these Local Rules.
- H. Giving Notice of Motion or Hearing: The party filing a motion, response, or other pleading requiring or requesting a hearing on same, shall make a good-faith effort to contact opposing counsel for dates and then obtain a hearing date from the Court and shall give notice of that hearing date to all parties required to receive notice by the Bankruptcy Rules, these Local Rules, or by order of the Court. The original motion, response, or other pleading, the notice of hearing, and certification that notice of the hearing date has been given must be filed with the Clerk within five (5) business days after the Court has given the hearing date. Failure to file such a certification and notice within the five (5) business days may result in the Court's reassignment, without notice, of the hearing date to other matters.

I. Caption; Names of Parties: Every motion initiating a contested matter pursuant to Bankruptcy Rule 9014 shall contain a caption which conforms with Official Form 16B and an additional caption setting forth the debtor's name as shown on the petition, the assigned motion number, and a designation showing the parties as "Movant", "Respondent" and "Trustee" (when applicable). The following is an example:

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF VIRGINIA
_____ DIVISION

IN RE

JOHN B. DOE
Debtor

Chapter _____

Case No. _____

U. R. BANK
Movant

v.

Motion No. _____

JOHN B. DOE
Respondent
and

I. B. MONEY, TRUSTEE
Respondent

J. Paragraphs; Separate Statements: All averments of claim or defense shall be made in numbered paragraphs, the contents of each of which shall be limited as far as practicable to a statement of a single set of circumstances; and a paragraph may be referred to by number in all succeeding pleadings. Each claim founded upon a separate transaction or occurrence and each defense other than denials shall be stated in a separate count or defense whenever a separation facilitates the clear presentation of the matters set forth.

K. Adoption by Reference; Exhibits: Statements in a pleading may be adopted by reference in a different part of the same pleading or in another pleading or in any motion. A copy of any written instrument which is an exhibit to a pleading is a part thereof for all purposes.

LOCAL RULE 9015-1

Jury Trials

A. Applicability of Certain Federal Rules of Civil Procedure: Rules 38, 39, and 47-51 of the Federal Rules of Civil Procedure are hereby adopted for use in jury trials in Bankruptcy Court.

B. Consent : Not later than twenty (20) days after the demand for a jury trial, the demanding party shall file with the Court a consent of all parties for trial by jury in this Court. In the event that the requisite consent is not filed, the demanding party shall have an additional ten (10) days to file a motion with the United States District Court to withdraw the reference in order to have the jury trial conducted in District Court.

LOCAL RULE 9070-1

Exhibits

A. Number to be Filed: The original and two (2) copies of any exhibit, which is capable of being photocopied, shall be filed with the Court.

B. Disposition of Exhibits: All copies of exhibits, models, diagrams, depositions, transcripts, briefs, tables, charts, or other items or things introduced, tendered or marked in the trial of a matter or filed with or delivered to the Clerk, in anticipation of their introduction into evidence, or for use at trial, shall be withdrawn by the parties to the litigation or their counsel, within thirty (30) days after the judgment and the time for appeal or motion for a rehearing or further hearing shall have passed. If such items, materials, or things are not so removed within the time stated, the Clerk may forward them to counsel or the party entitled thereto, or shall destroy or make such other disposition or use of them as the Clerk may deem appropriate.

LOCAL RULE 9072-1

Court Orders

A. Time for Filing: When the Court instructs a party to prepare a proposed order, the same shall be filed with the Court within fifteen (15) days after the conclusion of the trial, hearing, or other disposition of the matter at issue.

B. Form of Filing: With the proposed order the prevailing party shall file:

1. Copies: Only the original proposed order.

2. List of Parties to Receive Notice of Entry: The distribution paragraph of all orders shall contain a list of the names and addresses of all parties to receive notice of entry of the order.

3. Notice: As applicable, all orders presented for entry must either be:

(a) Endorsed by **All Parties in Interest**, or

(b) contain a certification that the proposed order has been served upon all parties to the action.

C. Endorsement: Endorsement of the order by all parties to the action is encouraged but not required. Difficulty in obtaining endorsements will not excuse the party required to file a proposed order from doing so within the time prescribed by A. of this Rule.

D. Objections Noted: Whenever counsel shall endorse an order and note with such endorsement any objection to the same, unless the grounds for the objection have been previously stated in the record, or unless the grounds are set forth in writing at the time and as a part of the endorsement, or a request made to the Court for a hearing, the objection will be deemed to be waived.

E. Notice: Upon entry of any proposed order, the Clerk shall forthwith send a copy of same to the proponent's counsel, who shall in turn promptly mail copies thereof to all parties directed by the Court and certify same to the Clerk. This provision will not apply if the proponent is a *pro se* debtor.

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF VIRGINIA**

RE: ADMISSION OF ATTORNEY TO PRACTICE

TO THE HONORABLE JUDGE OF SAID COURT:

I, _____, apply for admission to practice before this Court and certify that I am a citizen of the United States, born at _____; that **I have read the Rules of Bankruptcy Procedure and the Local Rules of this Court**; that I am familiar with the Federal Rules of Civil Procedure and the Federal Rules of Evidence, and that I am qualified and licensed to practice law in the Commonwealth of Virginia.

My Social Security Number is:_____.

Mailing address:

Respectfully submitted,

Signed: Applicant

The undersigned, _____, a practicing attorney at the Bar of the United States Bankruptcy Court for the Western District of Virginia, certifies that I am acquainted with the applicant who is of good moral character and professional reputation and who meets the qualifications for admission in accordance with the Rules of Court.

Dated: _____

Signed: Member of the Bar

VERIFICATION OF LICENSE TO PRACTICE LAW

The validity of the above-named applicant's license to practice law in the Commonwealth of Virginia was verified at the offices of the Virginia State Bar, with _____ on this the _____ day of _____, 20_____.

By: _____
Deputy Clerk

ORDER OF ADMISSION

The above applicant having presented himself before the Court in accordance with the Rules of this Court, and having taken the required oath, is ORDERED admitted.

ENTER: _____

JUDGE

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF VIRGINIA**

RE: CERTIFICATION OF MEMBER IN GOOD STANDING

I, _____, a member in good standing of the United States Bankruptcy Court for the Eastern District of Virginia, pursuant to the attached certificate of the Clerk of said Court, do hereby certify that I have, within the preceding sixty (60) days, read the Local Rules of this Court.

My Social Security Number is:_____.

Respectfully submitted,

Dated: _____

Member of the Bar

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF VIRGINIA**

IN RE:

CHAPTER 13

Debtor

RE:

CASE NO.

Creditor

MOTION FOR VALUATION HEARING

Collateral: _____

Total Debt owed to Creditor: \$ _____

Value of Collateral by Debtor \$ _____

Special Provisions of Payment of Debt: _____

Comes now the debtor(s), by counsel, who asks that a valuation hearing be held to determine the value of the collateral upon which the above-named creditor has a lien. The debtor(s) claims the collateral has a fair market value as stated above. If the Court agrees with the debtor(s) that the aforesaid secured fair market value is as shown above then the secured creditor will be paid the fair market value in accordance with the filed Chapter 13 Plan and the remaining debt after the fair market value is deducted will be treated as a general unsecured non-priority debt under the Chapter 13 Plan.

ANY CREDITOR OR PARTY IN INTEREST OBJECTING TO THIS MOTION SHALL FILE WITH THE COURT, THE TRUSTEE AND COUNSEL FOR THE DEBTOR(S) ITS WRITTEN OBJECTION NOT LATER THAN THIRTY (30) DAYS FROM THE DATE BELOW.

Date Mailed: _____

By: _____

Counsel

Counsel for Debtor(s)

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF VIRGINIA**

IN RE:

CHAPTER 13

Debtor

RE:

CASE NO.

Creditor

NOTICE OF VALUATION HEARING

The debtor(s) has filed the attached motion asking that a valuation hearing be held to determine the value of the secured collateral of the above-named creditors. The U.S. Bankruptcy Court has set a time period of thirty (30) days from the date below for the above-named creditor to object in writing to the valuation of the collateral listed on the attached motion. If the above-named creditor files an objection to the valuation within the time period specified in this notice, then the Bankruptcy Court has set the date of _____, 200__ at _____ o'clock in the U.S. Bankruptcy Court, located at _____, _____, Virginia, for the hearing on the said motion.

IF THE ABOVE-NAMED CREDITOR DOES NOT OBJECT TO THE VALUATION OF THE COLLATERAL WITHIN THE THIRTY(30) DAY TIME PERIOD, AN ORDER APPROVING THE VALUATION WILL BE ENTERED WITHOUT FURTHER NOTICE AND HEARING AND THE ABOVE-NAMED CREDITOR WILL BE BARRED FROM OBJECTING TO SUCH VALUATION OF THE COLLATERAL.

Date Mailed: _____

By: _____
Counsel

Counsel for Debtor(s)

CERTIFICATION

I hereby certify that a true copy of this foregoing Notice of Hearing was mailed by U.S. first class mail, postage prepaid this _____ day of _____, 200__ to the debtor(s), the chapter 13 Trustee, and to the creditor at their address listed above.

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF VIRGINIA**

IN RE:

)
)
)
)

CASE NO. _____

DEBTOR(S)

SUMMARY OF CHAPTER 13 PLAN

Debtor(s) proposes to submit future earnings to the control of the Court for a period of _____ months, making periodic payments of \$_____ per _____ to the Standing Trustee for distribution as provided by law with general unsecured creditors receiving _____%(percent) of their allowed claim(s).

Said periodic payments will be made by: (check one) ☐ Wage Deduction Order ☐ Direct Payment

Debtor's schedules list debts in the following amounts:

PRIORITY:\$_____ SECURED:\$_____ UNSECURED: \$_____

PAYMENTS TO SECURED CREDITORS:

Payments to be made directly by the Debtor(s):

Creditor

Collateral

Payment

Payments to be made by the Standing Trustee:

Creditor

Collateral

Payment

Date: _____

Debtor(s) _____

Any questions concerning the plan should be addressed to **Counsel for Debtor(s):**

Phone no. () _____

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA**

IN RE:

)
)
)
)
)

CASE NO. _____

DEBTOR(S)

CHAPTER 13 PLAN

[] Original Plan [] Amended Plan # _____

Debtor(s) proposes to submit future earnings to the control of the Court for a period of _____ months, making periodic payments of \$ _____ per _____ to the Standing Trustee for distribution as provided by law with general unsecured creditors receiving _____ % (percent) of their scheduled claims.

Said periodic payments will be made by: (Check one) [] Wage Deduction Order [] Direct Payment

Debtor's schedules list debts in the following amounts:

PRIORITY: \$ _____ **SECURED:** \$ _____ **UNSECURED:** \$ _____

Payments made directly to secured creditors by the Debtor(s):

<u>Creditor</u>	<u>Collateral/Debt Type</u>	<u>Value</u>	<u>Interest</u>	<u>Payment</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Payments made to Standing Trustee for secured or priority creditors:

<u>Creditor</u>	<u>Collateral</u>	<u>Value</u>	<u>Interest</u>	<u>Payment</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Liens to be avoided pursuant to 11 U.S.C. §522(f) (Motion required per Rule 4003(d))

Executory Contracts to be rejected: _____

Secured creditors will retain their liens upon their collateral until the allowed amounts of their secured claims are paid.

Date: _____ Debtor(s) _____

Any questions concerning the plan should be addressed to **Counsel for Debtor(s)**:

_____ Phone no. () _____